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United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 20-10313-mdc

James Michael Stritch Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 2
Date Rcvd: Jun 16, 2023 Form ID: pdf900 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2023:

Recipi ID Recipient Name and Address

db + James Michael Stritch, 120 Bryn Mawr Ave, Newtown Square, PA 19073-3817

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2023 at the address(es) listed below:

Name Email Address

ALEXANDRA D. ROGIN

 $on \ behalf \ of \ Creditor \ Marple \ Fleet \ Leasing \ LLC \ arogin @eckertseamans.com, lgervasi @eckertseamans.com$

ANTHONY A. FRIGO

on behalf of Debtor James Michael Stritch anthonyfrigo@msn.com frigoar70666@notify.bestcase.com

BRIAN CRAIG NICHOLAS

on behalf of Creditor M&T BANK bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com

GARY F SEITZ

on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com

GARY F. SEITZ

on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com gfs@trustesolutions.net

HOLLY SMITH MILLER

on behalf of Trustee GARY F. SEITZ hsmiller@gsbblaw.com abrown@gsbblaw.com

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District/off: 0313-2 Page 2 of 2 User: admin Date Rcvd: Jun 16, 2023 Form ID: pdf900 Total Noticed: 1

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KERI P EBECK

on behalf of Creditor Nissan Motor Acceptance Corporation kebeck@bernsteinlaw.comjbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com

MEGAN M ADEYEMO

on behalf of Creditor National Funding Inc. madeyemo@grsm.com, asoto@grsm.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor M&T BANK mfarrington@kmllawgroup.com

REBECCA K. MCDOWELL

on behalf of Creditor SANTANDER BANK N.A. rmcdowell@slgcollect.com, pwirth@slgcollect.com;anovoa@slgcollect.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

VANESSA T. LINCK

on behalf of Creditor National Funding Inc. vlinck@grsm.com

TOTAL: 13

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: James Michael Stritch	••	
Kenneth E. West Trustee	:	Chapter 13 No. 20-10313

STIPULATION

And now it is hereby stipulated and agreed by and between the undersigned as follows:

BACKGROUND

- 1. National Funding, Inc. filed its initial Proof of Claim on February 23, 2021.
- 2. On August 18, 2021, National Funding, Inc. filed an Amended Proof of Claim (Claim 18) averring, among other things:
 - a) A secured amount owed of \$109,604.10;
 - b) The basis of the claim was a domesticated judgment entered 5/7/2018;
 - c) That the claim was secured by a lien on property (a Business Loan which has as a "Basis for perfection: a Domesticated Judgment En[sic.]";
 - d) That the "Value of the Property:" is \$109,604.10; and
 - e) That the "Amount of the claim the is secured;" is \$109,604.10
- 3. On January 17, 2018, National Funding, Inc. obtained a Judgment by Default against the Debtor in the County of Los Angeles, California, in the amount of \$114,229.49.
- 4. On May 7, 2018, National Funding, Inc domesticated its judgment in Delaware County.
- On June 3, 2021, a Petition to Strike the domesticated judgement was filed in Delaware
 County based upon a lack of personal jurisdiction over the Defendants JSA Inc and James
 Michael Stritch.

- On October 21, 2021, The Court of Common Pleas of Delaware County entered its order striking the Domesticated Judgment.
- 7. Appeal to the Pennsylvania Superior Court was taken.
- On March 10, 2023, the Pennsylvania Superior Court entered its Opinion and Order overruling the Court of Common Pleas of Delaware County Order striking the Domesticated Order.
- 9. On March 23, 2023, Debtor had an appraisal of the property located at 120 Bryn Mawr Ave., Newtown Square, PA 19073 (the "Property") performed. The appraisal indicated that there was no equity in the Property to support Proof of Claim of National Funding, Inc.
- 10. On March 31, 2023, Debtor filed his second Objection to the Amended Proof of Claim of National Funding, Inc. averring that there was no equity in the Property to support a secured interest and that the Proof of Claim should be disallowed on that basis (the "Objection to Claim").
- 11. On March 31, 2023, Debtor filed a Motion to Avoid Lien of National Funding, Inc. averring that there was no equity in the property (the "Motion to Avoid Lien").
- 12. On May 16, 2023, National Funding filed, Inc. its response to Debtor's Proof of Claim averring \$42,088.80 of equity in the Property based upon an appraisal obtained.
- 13. On May 16, 2023, National Funding, Inc. filed its Objection to Debtor's Motion to Avoid Lien averring that there was equity in the Property and therefore its lien could not be avoided.
- 14. A hearing on the Objection to Proof of Claim and the Motion to Avoid Lien is scheduled for June 13, 2023.

TERMS OF SETTLEMENT

- 15. In order to settle the matter without further litigation the parties agree as follows:
 - a. National Funding, Inc. will file an amended Proof of Claim within 5 days of the entry of the Order attached averring a secured claim and judgment lien in the amount of \$20,000.
 - b. The claim will be paid in equal installments over a period of 60 months outside the plan.
 - c. The claim will bear no interest if Debtor does not default.
 - d. Payments will be due on the first of the month. Payments will be made to thefollowing address: 9530 Towne Centre Drive, Suite 120, San Diego, CA 92121.
 - e.If payment is not timely made, National Funding, Inc. will provide a 10-day notice to cure to both the debtor and the debtor's attorney via email and U.S.P.S.
 - f. If debtor fails to cure the default within ten days of the Notice of Default the lien will escalate to \$42,000.00, less credit for payments made. Interest will then accrue at a rate of 10 percent per annum on any balance owed.
 - g. Upon completion of all payments, Debtor will provide National Funding, Inc. and its counsel notice of completion of the instant Stipulation via email and U.S.P.S.
 Within thirty days of the said Notice, National Funding Inc. will file a satisfaction of the lien in Delaware County and release the Debtor from the lien.
 - h. Upon court entry of the attached Order on the instant Stipulation, Debtor's

 Objection to Claim and Debtor's Motion to Avoid Lien shall be deemed resolved
 and come off calendar.

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Dated:	June 7, 2023	/s/ Vanessa Linck Vanessa Linck, Esquire Gordon & Rees Three Logan Square 1717 Arch Street, Suite 610 Philadelphia, PA 19103
Dated:	June 8, 2023	/s/ Anthony A. Frigo Anthony A. Frigo, Esquire 175 Strafford Ave., Suite One Wayne, PA 19087
		No Objection
Dated:	June 14, 2023	/s/ LeeAne O. Huggins Kenneth E. West Chapter 13, Standing Trustee
	ed by the Court this <u>15th</u> day of <u>June</u> discretion regarding entry of any further Orde	
		Magdeline D. Coleman Chief Judge
		U.S. Bankruptcy Judge